Docket No.: SON-2024

(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Motoshi ASANO et al.

Confirmation No.: 3648

Application No.: 09/774,682

Art Unit: 3628

Filed: February 1, 2001

Examiner: F. Poinvil

For: ELECTRONIC-MONEY SETTLEMENT

METHOD AND INFORMATION

PROCESSING APPARATUS THEREFOR

/Frantzy Poinvil/

RESPONSE TO FINAL OFFICE ACTION

OK to Enter

MS AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

06/19/2008

This is in response to the Office Action dated April 2, 2008.

A listing of claims begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.